

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KRISTA BRADSHAW

Debtor(s)

Case No. 17-02990

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/01/2017.
- 2) The plan was confirmed on 05/04/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/30/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$2,820.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$2,820.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$112.53  
Court Costs \$0.00  
Trustee Expenses & Compensation \$129.68  
Other \$370.00

**TOTAL EXPENSES OF ADMINISTRATION: \$612.21**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	700.00	161.23	161.23	0.00	0.00
AMERICREDIT FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
AT&T CORP	Unsecured	3,458.00	3,458.09	3,458.09	0.00	0.00
BRIDGECREST CREDIT CO	Secured	20,077.00	19,986.97	19,986.97	2,070.26	137.53
CAPITAL ONE BANK USA	Unsecured	814.00	809.23	809.23	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	753.00	748.74	748.74	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	402.00	397.33	397.33	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	15,000.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,500.00	NA	NA	0.00	0.00
CITY OF CHICAGO CORP COUNSEL	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,600.00	2,174.80	2,174.80	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	0.00	0.00	0.00	0.00
CITY OF EVERGREEN PARK	Unsecured	400.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,000.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEVRY INC	Unsecured	8,100.00	9,319.26	9,319.26	0.00	0.00
DIRECTV LLC	Unsecured	NA	468.74	468.74	0.00	0.00
GM FINANCIAL	Unsecured	19,676.00	9,449.64	9,449.64	0.00	0.00
HSBC BANK USA NA	Unsecured	1,000.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	11,000.00	11,453.74	11,453.74	0.00	0.00
ISAC	Unsecured	4,536.00	42,072.11	42,072.11	0.00	0.00
NAVIENT	Unsecured	5,919.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	5,789.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	5,121.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,378.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,210.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,283.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,283.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,283.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
NORTHLAND GROUP	Unsecured	305.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PROFESSIONAL ACCOUNT MGMT	Unsecured	500.00	NA	NA	0.00	0.00
ROBERT MORRIS COLLEGE	Unsecured	5,908.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	30,096.00	30,255.14	30,255.14	0.00	0.00
USA FUNDS	Unsecured	6,192.00	9,298.16	9,298.16	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Unsecured	0.00	9,214.64	9,214.64	0.00	0.00
WOW Chicago	Unsecured	3,000.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,986.97	\$2,070.26	\$137.53
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,986.97</b>	<b>\$2,070.26</b>	<b>\$137.53</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$129,280.85</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$612.21</u>	
Disbursements to Creditors	<u>\$2,207.79</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,820.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/02/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.